

***ISLAMIC FINANCIAL PLANNING ANALYSIS USED QONA'AH
CASHFLOW TUBES TO FARMERS (CASE STUDY RACI WETAN
VILLAGE, BUNGAH DISTRICT, GRESIK REGENCY)***

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ABSTRACT

Indonesia is an agricultural country, where most people work as farmers. However, in reality there are many farmers who have not yet experienced welfare or farmers still have a financial deficit. One of the causes is the lack of understanding of farmers in financial planning to advance. Thus, in preparing capital for the next growing season, farmers will need these research loans using qualitative methods of case study approaches, with data retrieval techniques of interviews and documenting to Gapoktan and also farmers in Raci Wetan Village, Bungah District, Gresik Regency. The result from this research is to know and analyze financial planning for farmers by using the Qona'ah Cashflow tube where of farmers prioritize the necessities of life over investment. This can be seen from the behavior of farmers who save money after meeting their needs. So that, farmers have not yet understood the importance of financial planning.

Keywords: Qona'ah Cashflow, financial planning, farmers